

Dear Representatives:

As small business owners, we strongly support the Affordable Care Act (ACA). The law plays a key role in allowing us to provide affordable health insurance to our employees and promoting entrepreneurship across the country.

Small businesses have long faced adverse conditions in the health insurance marketplace – according to a study by the President's Council of Economic Advisors, small businesses on average have historically paid 18 percent more for health coverage than large companies and received fewer comprehensive benefits. The ACA offers much-needed relief by bringing down costs for small employers through increased purchasing power in the insurance marketplace and significant cost containment provisions. These provisions help prevent fraud and abuse, increase Medicare efficiency, reduce overhead spending and lower uncompensated care costs, which have traditionally been a significant drain on the system.

Additionally, the ACA offers tax credits to eligible small businesses that purchase coverage through the small business marketplace. Between cost containment provisions, expanded purchasing power and other system-wide reforms implemented by the ACA, premiums for small businesses should drop significantly. In fact, the Robert Wood Johnson Foundation found that employer-sponsored insurance premiums should fall by nearly 8 percent for small firms due to the ACA. Similarly, a [survey](#) conducted by Towers Watson and the National Business Group on Health found that employer healthcare costs fell to a 15-year low in 2013.

Finally, the ACA is crucial to reducing the phenomenon of “job lock” and encouraging entrepreneurship. The ACA bans insurers from denying coverage to people with pre-existing conditions; this means individuals have the freedom to leave jobs and start their own businesses without worrying about losing health insurance. Because new businesses are major drivers of innovation and job creation, entrepreneurship creates the types of vibrant local economies on which small businesses depend. The impact of the ACA on entrepreneurship is huge – a [report](#) from the Robert Wood Johnson Foundation found that an additional 1.5 million people would be self-employed in 2014 because of the ACA.

The ACA offers solutions to many of the health insurance challenges that have long plagued small businesses. By reducing costs, increasing access to better coverage and promoting entrepreneurship, the ACA promotes an environment where small businesses can grow, hire and thrive. As small employers, we urge lawmakers to continue upholding the law and implementing it in full.

Sincerely,

Mike Roach, Owner of Paloma Clothing in Oregon

Michelle and Todd Trotter, Owners of Trotter Industries in Wisconsin

Harland Henry, Owner of SunBiz Showcase Alliance in Florida

Jose Carlos Gonzalez, President of Jose Carlos Gonzalez & Associates Health Benefit Administration in Texas

Rebecca Askew, CEO of Circuit Media in Colorado

Julie Tobias-Pancoast, Chef and Proprietor of Pancoast Pizza in California